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Docket No. CITI0125

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of —

Andrew WATSON —

Serial No.: 09/453,800

Filed: December 3, 1999 —



Group Art Unit: 2768

Examiner: To be Assigned

For: SYSTEMS AND METHODS FOR BUILDING A PERSONALIZED ACCOUNT —

**INFORMATION DISCLOSURE STATEMENT  
UNDER 37 C.F.R. §§ 1.97 AND 1.98**

Assistant Commissioner of Patents  
Washington, D.C. 20231

Sir:

In accordance with the requirements of 37 C.F.R. §§ 1.56, 1.97-1.98 and MPEP § 609, Applicants, through its attorneys, hereby bring to the attention of the Examiner the reference noted on the attached Form PTO-1449.

Since this reference is being submitted before the First Office Action, no fees are believed to be due. Commissioner is hereby authorized to charge any deficiency or credit any overpayment to Applicants' representative's Deposit Account No. 11-0855. A duplicate copy of this letter is submitted herewith for that purpose.

The above information is presented so that the United States Patent and Trademark Office may, in the first instance, determine any materiality thereof to the claimed invention. See 37 C.F.R. §§ 1.104(a) and 1.106(b) concurring the PTO duty to consider and use any

such information. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

Respectfully submitted,

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